

Information to identify the case:

Debtor 1	<u>Castulie Diane Moonesar</u>	Social Security number or ITIN	xxx-xx-5021
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-24859-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Castulie Diane Moonesar
dba Reliable Driver Solutions, LLC, fka Castulie
Diane Mohan

11/1/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Castulie Diane Moonesar
 Debtor

Case No. 17-24859-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.

db +Castulie Diane Moonesar, 58 7th Street, Monroe, NJ 08831-2446
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 lm +Ocwen Federal Bank, FSB, 1675 Palm Beach Lakes Blvd, Suite 2A,
 West Palm Beach, FL 33401-2122
 517109267 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516957342 +Citibank, NA/Sears, PO Box 6615, The Lakes, NV 88901-0001
 517181276 +DEUTSCHE BANK NATIONAL TRUST COMPANY, Ocwen Loan Servicing, LLC,
 Attn: Cashiering Department, 1661 Worthington Road, Suite 100,
 West Palm Beach, FL 33409-6493
 516957343 +Deutsche Bank National Trust, 200 Sheffield Street Suite 301, Mountainside, NJ 07092-2315
 517182150 Deutsche Bank National Trust Co., Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept.,
 PO Box 24605, West Palm Beach, FL 33416-4605
 517684713 Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC,
 ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
 517153638 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
 516957346 +JPMorgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
 516957347 +Kia Motors Finance, PO Box 660891, Dallas, TX 75266-0891
 517014219 Nissan, POB 660366, Dallas, TX 75266-0366
 517113609 +Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999,
 Saint Cloud Mn 56302-7999
 516957352 +Ocwen Federal Bank, 1675 Palm Beach Lakes Blvd, Suite 2A, West Palm Beach, FL 33401-2122
 516957353 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Mt. Laurel, NJ 08054-3437
 516957354 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation-Bankruptcy Depart, Trenton, NJ 08646-0245)
 516957356 +Township of Riverside, PO Box 188, Riverside, NJ 08075-0188
 516998597 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 517029588 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2019 00:27:46 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 02 2019 00:27:42 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: HY11.COM Nov 02 2019 03:43:00 Hyundai Motor Finance, servicer for Hyundai Lease,
 P.O. Box 20829, Fountain Valley, CA 92728-0829
 516957338 +EDI: BANKAMER.COM Nov 02 2019 03:43:00 Bank of America, PO Box 26012,
 Greensboro, NC 27420-6012
 516957340 +EDI: CAPITALONE.COM Nov 02 2019 03:43:00 Capital One, FSB, PO Box 85184,
 Richmond, VA 23285-5184
 517013754 EDI: BL-BECKET.COM Nov 02 2019 03:43:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517183761 +EDI: BASSASSOC.COM Nov 02 2019 03:43:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 516957341 +EDI: CITICORP.COM Nov 02 2019 03:43:00 Citibank North America, PO Box 790040,
 Saint Louis, MO 63179-0040
 517167945 EDI: Q3G.COM Nov 02 2019 03:43:00 Department Stores National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 516957344 EDI: IRS.COM Nov 02 2019 03:43:00 Internal Revenue Service, Department of the Treasury,
 PO Box 21126, Philadelphia, PA 19114-0000
 516957345 +EDI: RMSC.COM Nov 02 2019 03:43:00 JC Penney, PO Box 530945, Atlanta, GA 30353-0945
 516957348 +E-mail/Text: bncnotices@becket-lee.com Nov 02 2019 00:26:38 Kohls Payment Center,
 PO Box 2983, Milwaukee, WI 53201-2983
 516957349 +EDI: MAYSTORES.COM Nov 02 2019 03:43:00 Lord and Taylor, PO Box 94873,
 Cleveland, OH 44101-4873
 516957350 +EDI: TSYS2.COM Nov 02 2019 03:43:00 Macys, Customer Service, PO Box 8097,
 Mason, OH 45040-8097
 517131286 EDI: NAVIENTFKASMSERV.COM Nov 02 2019 03:43:00 Navient Solutions, LLC on behalf of,
 Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
 516957351 +E-mail/Text: bnc@nordstrom.com Nov 02 2019 00:26:53 Nordstrom, PO box 13589,
 Scottsdale, AZ 85267-3589
 517144974 EDI: PRA.COM Nov 02 2019 03:43:00 Portfolio Recovery Associates, LLC, c/o Best Buy Visa,
 POB 41067, Norfolk VA 23541
 517101105 EDI: PRA.COM Nov 02 2019 03:43:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 517137136 EDI: Q3G.COM Nov 02 2019 03:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 516960987 +EDI: RMSC.COM Nov 02 2019 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Nov 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516957355 +EDI: RMSC.COM Nov 02 2019 03:43:00 Synchrony Bank/Care Credit, Bankruptcy Department,
PO Box 956060, Orlando, FL 32896-0001
516957357 +EDI: NAVIENTFKASMDOE.COM Nov 02 2019 03:43:00 US Department of Education, Navient,
PO Box 9635, Wilkes Barre, PA 18773-9635

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516998623* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013
516957339 ##+Capital One Bank, 375 Broad Avenue, Ridgefield, NJ 07657-2328

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 1, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY hkaplan@rasnj.com,
informationathnk@aol.com
Jacqueline Rita Rocci on behalf of Debtor Castulie Diane Moonesar jacqueline@rocciesquire.com
John R. Morton, Jr. on behalf of Creditor Hyundai Motor Finance, servicer for Hyundai Lease
Titling Trust ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Kevin M. Buttery on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY
bkyefile@rasflaw.com
Laura M. Egerman on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY
bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Sindi Mncina on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9